

IV. MEDICAL SERVICES AND HEALTH INSURANCE

A- Social Security and Health Insurance

The social security system

The French social welfare system enables all salaried employees, whether French or foreign, to benefit from the social security scheme's coverage of the cost of health care resulting from illness and accidents. The financing of these benefits is mainly provided by contributions made by both the employee and the employer.

If you are a salaried employee, you are compulsorily incorporated into the social security system and affiliated to the Caisse Primaire d'Assurance Maladie (CPAM), the French social security office deals with medical insurance, of your place of residence. Your contributions are paid automatically. When you join the system you will be allocated a social security number and given a *carte d'assuré social*, or *carte vitale*, a card given to all those who pay social security contributions. These will permit the reimbursement of those health care expenses incurred both by yourself and other eligible family members, i.e. your spouse or partner, and dependent children aged under 16 years old (under 20 years old if they are students). After a month in France, all you have to do is to go to the Caisse Primaire d'Assurance Maladie (CPAM) to provide proof of your entitlement to social security by bringing with you evidence, such as a payslip, of having worked at least 60 hours during the month.

If you are a grand holder or if you are in receipt of benefits and allowances, you are not considered as being a salaried worker in France and so you must take out personal insurance or else prove you are insured in your home country. You can also ask to be voluntarily incorporated into the French social security system by applying for Universal Health Coverage.

Researchers who are not salaried employees but who are continuing their studies benefit from the student social security until the age of 28, after which they can be directly affiliated to the Universal Health Coverage.

Universal Health Coverage (UHC)

The ones who apply, because they are not salaried employees, are not covered by the state health insurance scheme against the risk of illness, have access to the Universal Health Coverage. The basic UHC entitles

you to the health insurance and maternity benefits and allowances, e.g. reimbursement of health care treatment and medicines, the social security general scheme (which applies to salaried employees).

The Universal Health Coverage's basic cover is free if the claimant's income is below an annual income limit of €6.721 per taxable household. It is open to any foreigner who has lived on a regular and uninterrupted basis in France for at least 3 months, and who is not entitled to any other form of health insurance. A residence permit (*carte de séjour*) or a receipt proving that a residence permit has been applied for are essential when claiming a UHC as is a long stay visa for the citizens of the countries who are not members of the European Union.

Furthermore, the applicant, and other eligible family members, must not be attached to any other social protection system, e.g. in their home country. The claim for the basic UHC, including both the researcher and his eligible family members, must be made at the Caisse Primaire d'Assurance Maladie (CPAM).

E-mail: www.rennes.ameli.fr or www.cpam-rennes.fr

CPAM Côtes d'Armor

106 bd Hoche – 22000 Saint Brieuc Cedex 1

Tel: 0820 904 179

CPAM Finistère

Rue Savoie – 29282 Brest Cedex 2

Tel: 0820 904 198

CPAM Ille et Vilaine

Cours des allies BP 34 A – 35024 Rennes Cedex 9

Tel: 0820 904 174

CPAM Loire Atlantique

9, rue Gaëtan Rondeau – 44958 Nantes Cedex 9

Tel: 0820 904 187

CPAM Maine et Loire

32, rue Louis Gain – 49937 Angers Cedex 9

Tel: 0820 904 158

CPAM Manche

Montée Bois André – 50012 Saint Lô Cedex

Tel: 0820 904 178

CPAM Mayenne

37, bd Montmorency – 53084 Laval Cedex 9

Tel: 0820 904 137

CPAM Morbihan

37, bd Paix BP330 – 56018 Vannes Cedex
Tel: 0820 904 149

CPAM Orne

34, place Gén Bonet – 61012 Alençon
Tel: 0820 904 161

CPAM Sarthe

178, av Bollée – 72000 Le Mans
Tel: 0820 904 172

CPAM Vendée

61, rue Alain – 85931 La Roche sur Yon Cedex
Tel: 0820 904 159
Supplementary health insurance

The French social security does not generally reimburse all the costs of health care. On average about 70% of the costs are reimbursed. This is why it is strongly advised – but not compulsory – to contribute to a supplementary health insurance scheme, which will pay the non-reimbursable part (the 30% left).

There are many such supplementary health insurances that offer policy plans to cover the more or less complete reimbursement of those health care costs, that are the insured person's responsibility, as well as certain treatments and appliances which are reimbursed at a very low rate, or perhaps not even reimbursed at all, by the social security, e.g. vaccinations, glasses and dental prostheses.

B- Access to the health careDoctors and Drug Stores

In France, you can choose your own doctor. However a recent health insurance reform has made it compulsory to choose a family doctor whose role is to coordinate the various consultations and examinations necessary when dealing with your health. The family doctor can be a general practitioner or a specialist dealing with specific diseases or with various parts of the body. In case of a health problem it is the family doctor that you should consult first, and according to your health problem he will be able to refer you to the health professional best suited to treat your condition.

In France drugs can only be brought in drug stores and the pharmacists are able to give advice as to what medicines you need to take in specific cases.

In case of an emergency at night, on weekend days or on public holidays, you can call a duty doctor

Hospitalization

The French hospital system is made up of both public and private hospitals. Public hospitals are under local authority control, private non-profit hospitals have the status of non-profit-making associations.

The non-profit public hospitals service guarantees equality of access to all medical treatment and provides continuity of services/ emergency services.

The patient who has to stay over a month in a public hospital or in a private convention clinic (that has signed an agreement with the Ministry of Social Security, receives a reimbursement of 80% of hospital expenses incurred during the first month of the hospitalization. These expenses are reimbursed at a rate of 100% after the first month..

Reimbursement of health-care expenses

Medical expenses must first be paid by the patient, who is then reimbursed within a period of 2 to 4 weeks, by the health insurance scheme. The patient is asked to pay a non-reimbursable amount of 1 euro for each medical procedure performed. However, those patients entitled to the Universal Health Coverage are exempt from the prior payment of their medical expenses.

The basic charge for a consultation with a general practitioner is 20 euros, but charges are higher if the doctor is called out to make a home visit, at night, on Sundays, or on a public holiday.

Only drugs obtained with a doctor's prescription (document issued by the doctor and which is given to the pharmacist) can be reimbursed. The reimbursement rate varies according to the medicines prescribed and dispensed.

The costs of inpatient hospital treatment are partly reimbursed by the social security system at rates varying from 80% to 100%, depending on the reason for hospitalization and the seriousness of the illness. Accommodation expenses of a fixed rate of 13 euros a day are reimbursed provided the patient has contributed to a certain supplementary health insurance. For the payment of treatment, hospitals apply the expenses not reimbursed by the social security system, the so-called *ticket modérateur*, is billed to the patient. However,

this sum is then reimbursed by the patient's supplementary health insurance.

B. Emergency numbers

SAMU 15

In France, SAMU is the national emergency organization. It has a 24-hour service and gives medical assistance for all medical emergencies. Its ambulances are manned by teams of trained personnel, and are equipped with emergency equipment for any cardiac or respiratory resuscitation. For less critical medical emergencies, call SOS Medecins.

POLICE 17

FIRE DEPARTMENT 18

Sida Info Service	0800 840 400 (gratuit)
Drogue Alcool Tabac Info Service	0800 23 13 13 (gratuit)
Accueil Sans Abri	115
Allo Enfance Maltraitee	119

ILLE ET VILAINE (RENNES)

Centre anti-poison Rennes	02 99 59 22 22
SOS Amities	02 99 59 71 71
SOS Medecins	02 99 53 06 06
Pharmacie	02 23 45 04 04 (02 99 65 00 22 after 8pm on week-ends and after 10pm during the week)

LOIRE REGION (NANTES)

Gendarmerie Nantes Lafayette	02 40 48 79 77
Centre anti-poison Angers	02 41 48 21 21
SOS Amities	02 40 04 04 04
SOS Medecins	02 40 50 30 30

LOWER NORMANDY (CAEN)

Gendarmerie	02 31 38 41 30
Centre anti-poison Rouen	02 35 88 44 00

**SOS Amities
SOS Medecins**

**02 31 44 89 89
0810 33 24 24**

C. English speaking doctors

ILLE ET VILAINE

Dr Mac Nary Dennis Gérald : 9, rue de la Libération, 35290 Gael 02 99 07 72 13

Dr Frédérique Gardant : 47, rue Legraverend, 35000 Rennes 02 99 67 67 33

Hopital Ponchaillou : 2, rue Henri Le Guilloux, 35033 Rennes 02 99 28 42 83

Departement de chirurgie viscerale : **Jean-Pierre Campion, Karim Boudjema**

Laboratoire des services d'urgence et de reanimation : **Isabelle Morel, Alain Feuillu**

Laboratoire de pharmacologie : **Herve Allain, Eric Bellissant, Daniel Bentue-Ferrer, Olivier Tribut, Elisabeth Polard**

Service d'ophtalmologie : **Jean-françois Charlin, Jerome Gregory, Antoine Catier, Dominique Baudet**

Departement d'anatomie et cytologie pathologiques : **Bruno Turlin, François Le Gall, Nathalie Rioux-Leclerc, Nathalie Heresbach-Le Berre**

Service des maladies du foie : **Yves Deugnier, Dominique Guyader, Michel Messner, Romain Moirand**

Service de pneumologie : **Philippe Delaval, Benoit Desrués, Herve Lena, Chantal Belleguic**

Service de chirurgie orthopedique, traumatologique et reparatrice : **Thierry Dreano, Frantz Langlais, Herve Thomazeau**

Service d'accueil et de traitement des urgences : **Jean-Christophe Lambotte**

*Service d'hématologie clinique : **Thierry Lamy de la Chapelle, Marc Bernard***

*Departement d'information medicale : **Pierre Le Beux, Anita Burgun***

*Service d'oto-rhino-laryngologie et de chirurgie maxillo-faciale : **Benoît Godey, Bernard Cadre, Guy Le Clech***

*Service de pathologie et chirurgie buccale : **Gerard Bader, Patrick Limbor, Olivier Delanoue, Sophie Lejeune, Hedi Romdane***

*Laboratoire de genetique moleculaire et hormonologique : **Veronique David, Anne-Marie Jouanolle, Catherine Massard, Christele Dubourg, Patricia Fergelot***

*Service de pharmacie HS : **Gwenaelle Burgot***

*Departement de medecine de l'enfant et de l'adolescent : **Pierre Betremieux, Alain Bechee, Patrick Pladys***

*Laboratoire de parasitologie-mycologie : **Jean-Pierre Gangneux***

*Service de neurochirurgie : **Gilles Brassier, Xavier Morandi, Eric Seigneuret***

*Chirurgie thoracique et neuro-vasculaire : **Thierry Langanay***

*Service d'urologie : **Andrea Manunta, Bernard Lobel, Jean-Jacques Patard, Sebastien Vincendeau, Alexandro Rodriguez***

*Service de radiologie : **Jean-François Heautot***

CALVADOS

Dr Debelle Stephane et Villechalane Pascal : 2, avenue du 6 juin
14000 Caen
02 31 50 33 33

FINISTERE

Dr Eric Wallegghem, gynécologue : CHU Quimper-Concarneau, 14 bis,
avenue Yves Thépot BP 1757 29107 Quimper Cedex
02 98 52 61 05

Dr Serge Danhier, *radiothérapeute* : CHU Quimper-Concarneau, 14 bis,
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Mme Creff, *infirmière en hépato-gastro-entérologie* : CHU Brest, site de la
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02 98 34 74 55 poste 47267

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